

April 5, 2006

RE: Upcoming Public Hearings on Wal-Mart Bank's application for FDI

Dear Sir/Madam,

I understand from the FDIC's website that there will be two rounds of public hearings in April over Wal-Mart Bank's application for Federal Deposit Insurance in conjunction with its proposed ILC. Could you give me a sense of the timing on the FDIC's response to the application once the public hearings have concluded? For example, would the announcement come within days, hours, months? Also, generally what is the next course of events after the FDIC has made its decision? Thank you for your insight with this matter.

Regards,
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